Heddlu Police
DYFED-POWYS

Courier fraud: conning people out of PINs, credit card details and savings

On 22nd January 2021, DC Gareth Jordan has said that Dyfed Powys Police have had 10 calls in 2 days regarding calls from people purporting to be a police officer from Paddington Police Station. The criminal goes on to talk about fraudulent activity on the persons bank card, or tell them that they need to transfer money to another account due to suspicious activity.

It is the prelude to Courier Fraud where someone comes to pick up the bank card (after extracting all the details such as PIN number from the victim), or getting the person to go to the bank to withdraw money that can then be collected or sometimes transferred into other accounts.

We are trying to get bank staff to look for the tell-tale signs of this, and contacting their branch managers to ensure staff are aware.

We are asking our PCSO's to visit banks that are open on their patch and ask bank staff to inform any customers withdrawing money or transferring money about this scam while they are in the process of requesting the transaction.

This scam is often aimed at the older generation, who have a respect for the police and may fall for the story that much more readily. What is worrying is that it can be just the start of further fraudulent activity including phoning the victim up purporting to be the bank and getting the victim to transfer money to another account in the deceitful belief that their own account is now at risk due to fraudulent bank card use. The third part is investment fraud and Gold purchases.

The Three Phases…

- A person, usually male, phones the victim pretending to be a police officer. The bogus Police officer explains that the victim's bank accounts are under threat from fraudsters. He convinces the victim to participate in a fictitious undercover police operation to catch the fraudsters and safeguard their funds. They are told not to inform anyone, including their bank, as bank staff are equally under suspicion. Often the bogus Police officer discloses private financial information about the victim, which is used to encourage the victim to trust them.
- **First phase**: To influence the victim, the suspect asks about his/her bank account balances and overdraft facilities in place. The victim is then instructed to withdraw a small amount of cash (depending on victim's bank balance). Victim is instructed to hand over the cash to a courier who must confirm a password/pin number provided by the suspect. Victim is later called on the phone and told most of the cash was identified as counterfeit.
- **Second phase:** Once the victim trusts and believes the suspects' instructions, he/she is provided with several bank account numbers (mule accounts). Victim is instructed to move a large amount of their money (often £100,000 to £300,000) into what is purported to be "safe" accounts, which are actually the mule accounts. Often the holders of the beneficiary accounts are third parties (patsy) who are unaware of the sources of the credit in their account. The money is quickly dissipated from the beneficiary accounts into accounts outside UK Jurisdiction. Monies in the beneficiary account may simply be withdrawn from any UK ATM.
- **Third phase:** Victims are instructed to either buy gold bars or high valued watches. Again these items are handed to a courier who confirms a password given to the victim over the phone by the suspect.
- The order of the phases differ from victim to victim. The suspects invest a considerable amount of time and effort in building a rapport with the victim. The suspects usually instruct the victim not to divulge any details to anyone because the 'operation' must remain covert. Victims are coached with a cover story for bank staff, if their transactions (unusual) are flagged by the banks safety measures.

Dyfed Powys Police Website article:
Door-to-door and courier fraud | Dyfed-Powys Police (dyfed-powys.police.uk)